

Harmonised Transparency Template

2024 Version

Italy

Banca Sella S.p.A.

Reporting Date: 15/10/2024

Cut-off Date: 30/09/2024



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Italy			
G.1.1.2	Issuer Name	Banca Sella S.p.A.			
G.1.1.3	Labelled Cover Pool Name	Sella CB S.r.l.			
G.1.1.4	Link to Issuer's Website	https://www.sella.it/banca-on-line			
G.1.1.5	Cut-off date	30/09/2024			
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.3	Optional information e.g. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	https://www.coveredbondlabel.com/issuer/236-banca-sella-s-p-a			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	548,1			
G.3.1.2	Outstanding Covered Bonds	400,0			
OG.3.1.1	Cover Pool Size [NPV] (mn)				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)				
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	ND1	28,3%	8,7%	OC committed with Rating Agency (AP 92%)
G.3.2.2	Total OC (absolute value in mn)	148,1			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	548,1	100,0%		
G.3.3.2	Public Sector		0,0%		
G.3.3.3	Shipping		0,0%		
G.3.3.4	Substitute Assets		0,0%		
G.3.3.5	Other		0,0%		
G.3.3.6	Total	548,1	100,0%		
OG.3.3.1	o/w [if relevant, please specify]				
OG.3.3.2	o/w [if relevant, please specify]				
OG.3.3.3	o/w [if relevant, please specify]				
OG.3.3.4	o/w [if relevant, please specify]				
OG.3.3.5	o/w [if relevant, please specify]				
OG.3.3.6	o/w [if relevant, please specify]				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	17,8	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	0,2	ND3	0,0%	
G.3.4.3	1 - 2 Y	1,9	ND3	0,4%	
G.3.4.4	2 - 3 Y	3,4	ND3	0,6%	
G.3.4.5	3 - 4 Y	4,7	ND3	0,9%	
G.3.4.6	4 - 5 Y	6,9	ND3	1,3%	
G.3.4.7	5 - 10 Y	64,2	ND3	11,7%	
G.3.4.8	10+ Y	466,8	ND3	85,2%	
G.3.4.9	Total	548,1	0,0	100,0%	0,0%
OG.3.4.1	o/w 0-1 day				
OG.3.4.2	o/w 0-0.5y				
OG.3.4.3	o/w 0.5-1 y				
OG.3.4.4	o/w 1-1.5y				
OG.3.4.5	o/w 1.5-2 y				
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	5,0	ND3		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y				
G.3.5.3	1 - 2 Y				
G.3.5.4	2 - 3 Y				
G.3.5.5	3 - 4 Y				
G.3.5.6	4 - 5 Y	400,0	ND3	100,0%	
G.3.5.7	5 - 10 Y				
G.3.5.8	10+ Y				
G.3.5.9	Total	400,0	0,0	100,0%	0,0%
OG.3.5.1	o/w 0-1 day				
OG.3.5.2	o/w 0-0.5y				
OG.3.5.3	o/w 0.5-1 y				
OG.3.5.4	o/w 1-1.5y				
OG.3.5.5	o/w 1.5-2 y				
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	548,1	548,1	100,0%	100,0%
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	548,1	548,1	100,0%	100,0%
OG.3.6.1	o/w [if relevant, please specify]				
OG.3.6.2	o/w [if relevant, please specify]				
OG.3.6.3	o/w [if relevant, please specify]				
OG.3.6.4	o/w [if relevant, please specify]				
OG.3.6.5	o/w [if relevant, please specify]				
OG.3.6.6	o/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	400,0	400,0	100,0%	100,0%
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				



G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19		Total	400,0	400,0	100,0%
OG.3.7.1					
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
8. Covered Bonds - Breakdown by interest rate					
			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]
G.3.8.1	Fixed coupon		4,0	4,0	100,0%
G.3.8.2	Floating coupon				
G.3.8.3	Other				
G.3.8.4		Total	4,0	4,0	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type					
			Nominal (mn)		% Substitute Assets
G.3.9.1	Cash		11,8		100,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)				0,0%
G.3.9.3	Exposures to central banks				0,0%
G.3.9.4	Exposures to credit institutions				0,0%
G.3.9.5	Other				0,0%
G.3.9.6		Total	11,8		100,0%
OG.3.9.1					0,0%
OG.3.9.2					0,0%
OG.3.9.3					0,0%
OG.3.9.4					0,0%
OG.3.9.5					0,0%
OG.3.9.6					0,0%
OG.3.9.7					0,0%
OG.3.9.8					0,0%
OG.3.9.9					0,0%
OG.3.9.10					0,0%
OG.3.9.11					0,0%
OG.3.9.12					0,0%
10. Substitute Assets - Country					
			Nominal (mn)		% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)				0,0%
G.3.10.2	Eurozone		11,8		100,0%
G.3.10.3	Rest of European Union (EU)				0,0%
G.3.10.4	European Economic Area (not member of EU)				0,0%
G.3.10.5	Switzerland				0,0%
G.3.10.6	Australia				0,0%
G.3.10.7	Brazil				0,0%
G.3.10.8	Canada				0,0%
G.3.10.9	Japan				0,0%
G.3.10.10	Korea				0,0%
G.3.10.11	New Zealand				0,0%
G.3.10.12	Singapore				0,0%
G.3.10.13	US				0,0%
G.3.10.14	Other				0,0%
G.3.10.15		Total EU			
G.3.10.16		Total	11,8		100,0%
OG.3.10.1					0,0%
OG.3.10.2					0,0%
OG.3.10.3					0,0%
OG.3.10.4					0,0%
OG.3.10.5					0,0%
OG.3.10.6					0,0%
OG.3.10.7					0,0%
11. Liquid Assets					
			Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets				
G.3.11.2	Central bank eligible assets				
G.3.11.3	Other				
G.3.11.4		Total	0,0	0,0%	0,0%
OG.3.11.1					
OG.3.11.2					
OG.3.11.3					
OG.3.11.4					
OG.3.11.5					
OG.3.11.6					
OG.3.11.7					
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/236-banca-sella-s-p-a		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		ND2		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		ND2		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		ND2		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy					
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?		ND2		
G.3.14.2	Who has provided Second Party Opinion		ND2		
G.3.14.3	Further details on proceeds strategy		ND2		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?		ND2		
G.3.14.5	If yes. Further details are available in Tab F		F1_Tab	F2_Tab	
G.3.14.6	Is sustainability based on other criteria?		ND2		
G.3.14.7	If yes, please provide further details		ND2		
OG.3.14.1					
OG.3.14.2					
OG.3.14.3					
OG.3.14.4					
OG.3.14.5					
OG.3.14.6					
OG.3.14.7					
OG.3.14.8					
OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					
OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38					
4. Compliance Art 14 CBD Check table					
		Row		Row	

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.



G.4.1.1	(a)	Value of the cover pool total assets:	38			
G.4.1.2	(a)	Value of outstanding covered bonds:	39			
G.4.1.3	(b)	List of ISIN of issued covered bonds:	https://sellagroup.eu/covered-bond-banca-sella-documenti			
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.5	(c)	Type of cover assets:	52			
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets	116 for Shipping Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15			
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	80 for Shipping Assets	
G.4.1.9	(d)	Currency risk - cover pool:	111			
G.4.1.10	(d)	Interest rate risk - covered bond:	163			
G.4.1.11	(d)	Currency risk - covered bond:	137			
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor	
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps			
G.4.1.15	(d)	Hedging Strategy:	18 for Harmonised Glossary			
G.4.1.16	(e)	Maturity Structure - cover assets:	65			
G.4.1.17	(e)	Maturity Structure - covered bond:	88			
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7			
G.4.1.19	(f)	Levels of OC:	44			
G.4.1.20	(g)	Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets	110 for Shipping Assets	
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						

5. References to Capital Requirements Regulation (CRR)

[129\(1\)](#)

G.5.1.1	Exposure to credit institute credit quality step 1
G.5.1.2	Exposure to credit institute credit quality step 2
G.5.1.3	Exposure to credit institute credit quality step 3
OG.5.1.1	
OG.5.1.2	
OG.5.1.3	
OG.5.1.4	

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	Banca Sella S.p.A.
OG.6.1.4	Account Bank	Banca Sella S.p.A.
OG.6.1.5	Stand-by Account Bank	BNP Paribas
OG.6.1.6	Servicer	Banca Sella S.p.A.
OG.6.1.7	Interest Rate Swap Provider	ND2
OG.6.1.8	Covered Bond Swap Provider	ND2
OG.6.1.9	Paying Agent	Banca Sella S.p.A.
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages	
1. Property Type Information				
M.7.1.1	Residential	548,1		100,0%
M.7.1.2	Commercial	0,0		0,0%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	548,1		100,0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0,0%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0,0%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0,0%
2. General Information				
M.7.2.1	Number of mortgage loans	6.673	Commercial Loans	0
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			6.673
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	1,5%	% Residential Loans	% Commercial Loans
OM.7.3.1				1,5%
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	100,0%	0,0%	100,0%
M.7.4.2	Austria			
M.7.4.3	Belgium			
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland	100,0%	0,0%	100,0%
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0,0%	0,0%	0,0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			
5. Breakdown by regions of main country of origin				
M.7.5.1	Abruzzo	0,3%	0,0%	0,3%
M.7.5.2	Basilicata	0,1%	0,0%	0,1%
M.7.5.3	Calabria	0,1%	0,0%	0,1%
M.7.5.4	Campania	6,5%	0,0%	6,5%
M.7.5.5	Emilia Romagna	4,2%	0,0%	4,2%
M.7.5.6	Friuli Venezia Giulia	0,2%	0,0%	0,2%
M.7.5.7	Lazio	9,0%	0,0%	9,0%
M.7.5.8	Liguria	2,8%	0,0%	2,8%
M.7.5.9	Lombardia	10,0%	0,0%	10,0%
M.7.5.10	Marche	1,1%	0,0%	1,1%
M.7.5.11	Molise	0,4%	0,0%	0,4%
M.7.5.12	Piemonte	34,9%	0,0%	34,9%
M.7.5.13	Puglia	11,2%	0,0%	11,2%
M.7.5.14	Sardegna	1,6%	0,0%	1,6%
M.7.5.15	Sicilia	7,5%	0,0%	7,5%
M.7.5.16	Toscana	3,9%	0,0%	3,9%
M.7.5.17	Trentino Alto Adige	0,1%	0,0%	0,1%
M.7.5.18	Umbria	0,1%	0,0%	0,1%
M.7.5.19	Valle d Aosta	1,9%	0,0%	1,9%
M.7.5.20	Veneto	4,1%	0,0%	4,1%
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				



M.7.5.48
M.7.5.49
M.7.5.50

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	86,6%	0,0%	86,6%
M.7.6.2	Floating rate	13,4%	0,0%	13,4%
M.7.6.3	Other	0,0%	0,0%	0,0%

OM.7.6.1
OM.7.6.2
OM.7.6.3
OM.7.6.4
OM.7.6.5
OM.7.6.6

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0,0%	0,0%	0,0%
M.7.7.2	Amortising	100,0%	0,0%	100,0%
M.7.7.3	Other	0,0%	0,0%	0,0%

OM.7.7.1
OM.7.7.2
OM.7.7.3
OM.7.7.4
OM.7.7.5
OM.7.7.6

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	7,3%		7,3%
M.7.8.2	> 12 - <= 24 months	35,6%		35,6%
M.7.8.3	> 24 - <= 36 months	15,2%		15,2%
M.7.8.4	> 36 - <= 60 months	5,8%		5,8%
M.7.8.5	> 60 months	36,1%		36,1%

OM.7.8.1
OM.7.8.2
OM.7.8.3
OM.7.8.4

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,0%	0,0%	0,0%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,0%	0,0%	0,0%

OM.7.9.1
OM.7.9.2
OM.7.9.3

7.A Residential Cover Pool

10. Loan Size Information

	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	6.673		
By buckets (mn):				
M.7A.10.2	0.01 - 25.000,00 Euro	863	2,7%	12,9%
M.7A.10.3	25.000,01 - 75.000,00 Euro	2.968	26,5%	44,5%
M.7A.10.4	75.000,01 - 100.000,00 Euro	1.084	17,2%	16,2%
M.7A.10.5	100.000,01 - 150.000,00 Euro	1.037	23,0%	15,5%
M.7A.10.6	150.000,01 - 200.000,00 Euro	395	12,5%	5,9%
M.7A.10.7	200.000,01 - 250.000,00 Euro	150	6,1%	2,2%
M.7A.10.8	over 250.000,00 euro	176	12,0%	2,6%

M.7A.10.9
M.7A.10.10
M.7A.10.11
M.7A.10.12
M.7A.10.13
M.7A.10.14
M.7A.10.15
M.7A.10.16
M.7A.10.17
M.7A.10.18
M.7A.10.19
M.7A.10.20
M.7A.10.21
M.7A.10.22
M.7A.10.23
M.7A.10.24
M.7A.10.25
M.7A.10.26

11. Loan to Value (LTV) Information - UNINDEXED

	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	63,4%		
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	71,8	1,9%	17,9%
M.7A.11.3	>40 - <=50 %	58,7	8,7%	13,1%
M.7A.11.4	>50 - <=60 %	78,4	11,7%	14,5%
M.7A.11.5	>60 - <=70 %	108,5	16,2%	18,4%
M.7A.11.6	>70 - <=80 %	146,1	21,9%	21,6%
M.7A.11.7	>80 - <=90 %	70,1	10,5%	11,7%
M.7A.11.8	>90 - <=100 %	14,4	2,1%	3,0%
M.7A.11.9	>100%	0,0	0,0%	0,0%
M.7A.11.10	Total	548,1	6,673	100,0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>			0,0%
OM.7A.11.2	<i>o/w >110 - <=120 %</i>			0,0%
OM.7A.11.3	<i>o/w >120 - <=130 %</i>			0,0%
OM.7A.11.4	<i>o/w >130 - <=140 %</i>			0,0%
OM.7A.11.5	<i>o/w >140 - <=150 %</i>			0,0%
OM.7A.11.6	<i>o/w >150 %</i>			0,0%

OM.7A.11.7
OM.7A.11.8
OM.7A.11.9

12. Loan to Value (LTV) Information - INDEXED

	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51,6%		
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	151,4	2,3%	43,1%
M.7A.12.3	>40 - <=50 %	84,8	1,3%	14,8%
M.7A.12.4	>50 - <=60 %	98,3	1,4%	14,9%
M.7A.12.5	>60 - <=70 %	112,9	1,6%	14,9%
M.7A.12.6	>70 - <=80 %	100,6	1,4%	12,2%
M.7A.12.7	>80 - <=90 %	0,0	0,0%	0,0%
M.7A.12.8	>90 - <=100 %	0,0	0,0%	0,0%
M.7A.12.9	>100%	0,0	0,0%	0,0%
M.7A.12.10	Total	548,1	6,673	100,0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0,0%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0,0%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0,0%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0,0%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0,0%
OM.7A.12.6	<i>o/w >150 %</i>			0,0%

OM.7A.12.7
OM.7A.12.8
OM.7A.12.9

13. Breakdown by type

	% Residential Loans
M.7A.13.1	Owner occupied
M.7A.13.2	Second home/Holiday houses
M.7A.13.3	Buy-to-let/Non-owner occupied
M.7A.13.4	Subsidised housing
M.7A.13.5	Agricultural
M.7A.13.6	Other
OM.7A.13.1	<i>o/w Private rental</i>
OM.7A.13.2	<i>o/w Multi-family housing</i>
OM.7A.13.3	<i>o/w Buildings under construction</i>
OM.7A.13.4	<i>o/w Buildings land</i>
OM.7A.13.5	<i>o/w [if relevant, please specify]</i>
OM.7A.13.6	<i>o/w [if relevant, please specify]</i>
OM.7A.13.7	<i>o/w [if relevant, please specify]</i>
OM.7A.13.8	<i>o/w [if relevant, please specify]</i>
OM.7A.13.9	<i>o/w [if relevant, please specify]</i>
OM.7A.13.10	<i>o/w [if relevant, please specify]</i>

OM.7A.13.11
OM.7A.13.12
OM.7A.13.13
OM.7A.13.14
OM.7A.13.15
OM.7A.13.16
OM.7A.13.17
OM.7A.13.18
OM.7A.13.19
OM.7A.13.20

14. Loan by Ranking

	% Residential Loans
M.7A.14.1	1st lien / No prior ranks
M.7A.14.2	Guaranteed
M.7A.14.3	Other

OM.7A.14.1
OM.7A.14.2
OM.7A.14.3
OM.7A.14.4
OM.7A.14.5
OM.7A.14.6

15. EPC Information of the financed RRE - optional

	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	ND1		
M.7A.15.2	TBC at a country level	ND1		
M.7A.15.3	TBC at a country level	ND1		
M.7A.15.4	TBC at a country level	ND1		
M.7A.15.5	TBC at a country level	ND1		
M.7A.15.6	TBC at a country level	ND1		
M.7A.15.7	TBC at a country level	ND1		



M.7A.15.8	TBC at a country level	ND1	ND1		
M.7A.15.9	TBC at a country level	ND1	ND1		
M.7A.15.10	TBC at a country level	ND1	ND1		
M.7A.15.11	TBC at a country level	ND1	ND1		
M.7A.15.12	TBC at a country level	ND1	ND1		
M.7A.15.13	TBC at a country level	ND1	ND1		
M.7A.15.14	TBC at a country level	ND1	ND1		
M.7A.15.15	TBC at a country level	ND1	ND1		
M.7A.15.16	TBC at a country level	ND1	ND1		
M.7A.15.17	TBC at a country level	ND1	ND1		
M.7A.15.18	no data	ND1	ND1		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	ND1	ND1		
M.7A.16.2	TBC at a country level	ND1	ND1		
M.7A.16.3	TBC at a country level	ND1	ND1		
M.7A.16.4	TBC at a country level	ND1	ND1		
M.7A.16.5	TBC at a country level	ND1	ND1		
M.7A.16.6	TBC at a country level	ND1	ND1		
M.7A.16.7	TBC at a country level	ND1	ND1		
M.7A.16.8	TBC at a country level	ND1	ND1		
M.7A.16.9	TBC at a country level	ND1	ND1		
M.7A.16.10	TBC at a country level	ND1	ND1		
M.7A.16.11	TBC at a country level	ND1	ND1		
M.7A.16.12	TBC at a country level	ND1	ND1		
M.7A.16.13	TBC at a country level	ND1	ND1		
M.7A.16.14	TBC at a country level	ND1	ND1		
M.7A.16.15	TBC at a country level	ND1	ND1		
M.7A.16.16	TBC at a country level	ND1	ND1		
M.7A.16.17	TBC at a country level	ND1	ND1		
M.7A.16.18	no data	ND1	ND1		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	ND1	ND1		
M.7A.17.2	1919 - 1945	ND1	ND1		
M.7A.17.3	1946 - 1960	ND1	ND1		
M.7A.17.4	1961 - 1970	ND1	ND1		
M.7A.17.5	1971 - 1980	ND1	ND1		
M.7A.17.6	1981 - 1990	ND1	ND1		
M.7A.17.7	1991 - 2000	ND1	ND1		
M.7A.17.8	2001 - 2005	ND1	ND1		
M.7A.17.9	2006 - 2010	ND1	ND1		
M.7A.17.10	2011 - 2015	ND1	ND1		
M.7A.17.11	2016 - 2020	ND1	ND1		
M.7A.17.12	2021 and onwards	ND1	ND1		
M.7A.17.13	no data	ND1	ND1		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	ND1	ND1		
M.7A.18.2	Flat or Apartment	ND1	ND1		
M.7A.18.3	Bungalow	ND1	ND1		
M.7A.18.4	Terraced House	ND1	ND1		
M.7A.18.5	Multifamily House	ND1	ND1		
M.7A.18.6	Land Only	ND1	ND1		
M.7A.18.7	other	ND1	ND1		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	ND1	ND1		
M.7A.19.2	Existing property	ND1	ND1		
M.7A.19.3	other	ND1	ND1		
M.7A.19.4	no data	ND1	ND1		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability					
		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	ND1	ND1	ND1	
M.7A.20.2	Flat or Apartment	ND1	ND1	ND1	
M.7A.20.3	Bungalow	ND1	ND1	ND1	
M.7A.20.4	Terraced House	ND1	ND1	ND1	
M.7A.20.5	Multifamily House	ND1	ND1	ND1	
M.7A.20.6	Land Only	ND1	ND1	ND1	
M.7A.20.7	other	ND1	ND1	ND1	
M.7A.20.8	no data	ND1	ND1	ND1	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			ND1	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7.B Commercial Cover Pool					
21. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	ND1			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	ND1	ND1		
M.7B.21.3	TBC at a country level	ND1	ND1		
M.7B.21.4	TBC at a country level	ND1	ND1		
M.7B.21.5	TBC at a country level	ND1	ND1		
M.7B.21.6	TBC at a country level	ND1	ND1		
M.7B.21.7	TBC at a country level	ND1	ND1		
M.7B.21.8	TBC at a country level	ND1	ND1		
M.7B.21.9	TBC at a country level	ND1	ND1		
M.7B.21.10	TBC at a country level	ND1	ND1		
M.7B.21.11	TBC at a country level	ND1	ND1		
M.7B.21.12	TBC at a country level	ND1	ND1		
M.7B.21.13	TBC at a country level	ND1	ND1		
M.7B.21.14	TBC at a country level	ND1	ND1		
M.7B.21.15	TBC at a country level	ND1	ND1		



M.7B.21.16	TBC at a country level	ND1	ND1		
M.7B.21.17	TBC at a country level	ND1	ND1		
M.7B.21.18	TBC at a country level	ND1	ND1		
M.7B.21.19	TBC at a country level	ND1	ND1		
M.7B.21.20	TBC at a country level	ND1	ND1		
M.7B.21.21	TBC at a country level	ND1	ND1		
M.7B.21.22	TBC at a country level	ND1	ND1		
M.7B.21.23	TBC at a country level	ND1	ND1		
M.7B.21.24	TBC at a country level	ND1	ND1		
M.7B.21.25	TBC at a country level	ND1	ND1		
M.7B.21.26	Total	0,0	0	0,0%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED					
M.7B.22.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		ND1			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	ND1	ND1		
M.7B.22.3	>40 - <=50 %	ND1	ND1		
M.7B.22.4	>50 - <=60 %	ND1	ND1		
M.7B.22.5	>60 - <=70 %	ND1	ND1		
M.7B.22.6	>70 - <=80 %	ND1	ND1		
M.7B.22.7	>80 - <=90 %	ND1	ND1		
M.7B.22.8	>90 - <=100 %	ND1	ND1		
M.7B.22.9	>100%	ND1	ND1		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	<i>o/w >100 - <=110 %</i>				
OM.7B.22.2	<i>o/w >110 - <=120 %</i>				
OM.7B.22.3	<i>o/w >120 - <=130 %</i>				
OM.7B.22.4	<i>o/w >130 - <=140 %</i>				
OM.7B.22.5	<i>o/w >140 - <=150 %</i>				
OM.7B.22.6	<i>o/w >150 %</i>				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED					
M.7B.23.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		ND1			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	ND1	ND1		
M.7B.23.3	>40 - <=50 %	ND1	ND1		
M.7B.23.4	>50 - <=60 %	ND1	ND1		
M.7B.23.5	>60 - <=70 %	ND1	ND1		
M.7B.23.6	>70 - <=80 %	ND1	ND1		
M.7B.23.7	>80 - <=90 %	ND1	ND1		
M.7B.23.8	>90 - <=100 %	ND1	ND1		
M.7B.23.9	>100%	ND1	ND1		
M.7B.23.10	Total	0,0	0	0,0%	0,0%
OM.7B.23.1	<i>o/w >100 - <=110 %</i>				
OM.7B.23.2	<i>o/w >110 - <=120 %</i>				
OM.7B.23.3	<i>o/w >120 - <=130 %</i>				
OM.7B.23.4	<i>o/w >130 - <=140 %</i>				
OM.7B.23.5	<i>o/w >140 - <=150 %</i>				
OM.7B.23.6	<i>o/w >150 %</i>				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type					
		% Commercial loans			
M.7B.24.1	Retail	ND1			
M.7B.24.2	Office	ND1			
M.7B.24.3	Hotel/Tourism	ND1			
M.7B.24.4	Shopping malls	ND1			
M.7B.24.5	Industry	ND1			
M.7B.24.6	Agriculture	ND1			
M.7B.24.7	Other commercially used	ND1			
M.7B.24.8	Hospital	ND1			
M.7B.24.9	School	ND1			
M.7B.24.10	other RE with a social relevant purpose	ND1			
M.7B.24.11	Land	ND1			
M.7B.24.12	Property developers / Building under construction	ND1			
M.7B.24.13	Other	ND1			
OM.7B.24.1	<i>o/w Cultural purposes</i>				
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>				
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>				
25. EPC Information of the financed CRE - optional					
M.7B.25.1	TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.2	TBC at a country level	ND1	ND1		
M.7B.25.3	TBC at a country level	ND1	ND1		
M.7B.25.4	TBC at a country level	ND1	ND1		
M.7B.25.5	TBC at a country level	ND1	ND1		
M.7B.25.6	TBC at a country level	ND1	ND1		
M.7B.25.7	TBC at a country level	ND1	ND1		
M.7B.25.8	TBC at a country level	ND1	ND1		
M.7B.25.9	TBC at a country level	ND1	ND1		
M.7B.25.10	TBC at a country level	ND1	ND1		
M.7B.25.11	TBC at a country level	ND1	ND1		
M.7B.25.12	TBC at a country level	ND1	ND1		
M.7B.25.13	TBC at a country level	ND1	ND1		
M.7B.25.14	TBC at a country level	ND1	ND1		
M.7B.25.15	TBC at a country level	ND1	ND1		
M.7B.25.16	TBC at a country level	ND1	ND1		
M.7B.25.17	TBC at a country level	ND1	ND1		
M.7B.25.18	no data	ND1	ND1		
M.7B.25.19	Total	0,0	0	0,0%	0,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional					
M.7B.26.1	TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.2	TBC at a country level	ND1	ND1		
M.7B.26.3	TBC at a country level	ND1	ND1		
M.7B.26.4	TBC at a country level	ND1	ND1		
M.7B.26.5	TBC at a country level	ND1	ND1		
M.7B.26.6	TBC at a country level	ND1	ND1		
M.7B.26.7	TBC at a country level	ND1	ND1		
M.7B.26.8	TBC at a country level	ND1	ND1		
M.7B.26.9	TBC at a country level	ND1	ND1		
M.7B.26.10	TBC at a country level	ND1	ND1		
M.7B.26.11	TBC at a country level	ND1	ND1		
M.7B.26.12	TBC at a country level	ND1	ND1		
M.7B.26.13	TBC at a country level	ND1	ND1		
M.7B.26.14	TBC at a country level	ND1	ND1		
M.7B.26.15	TBC at a country level	ND1	ND1		
M.7B.26.16	TBC at a country level	ND1	ND1		
M.7B.26.17	TBC at a country level	ND1	ND1		
M.7B.26.18	no data	ND1	ND1		
M.7B.26.19	Total	0,0	0	0,0%	0,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional					
M.7B.27.1	older than 1919	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.2	1919 - 1945	ND1	ND1		
M.7B.27.3	1946 - 1960	ND1	ND1		
M.7B.27.4	1961 - 1970	ND1	ND1		
M.7B.27.5	1971 - 1980	ND1	ND1		
M.7B.27.6	1981 - 1990	ND1	ND1		
M.7B.27.7	1991 - 2000	ND1	ND1		
M.7B.27.8	2001 - 2005	ND1	ND1		
M.7B.27.9	2006 - 2010	ND1	ND1		
M.7B.27.10	2011 - 2015	ND1	ND1		
M.7B.27.11	2016 - 2020	ND1	ND1		
M.7B.27.12	2021 and onwards	ND1	ND1		
M.7B.27.13	no data	ND1	ND1		
M.7B.27.14	Total	0,0	0	0,0%	0,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					



OM.7B.27.6
OM.7B.27.7
OM.7B.27.8
OM.7B.27.9
OM.7B.27.10

28. New Commercial Property - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	ND1	ND1		
M.7B.28.2	Existing Property	ND1	ND1		
M.7B.28.3	other	ND1	ND1		
M.7B.28.4	no data	ND1	ND1		
M.7B.28.5	Total	0,0	0	0,0%	0,0%

29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)
M.7B.29.1	Retail	ND1	ND1	ND1
M.7B.29.2	Office	ND1	ND1	ND1
M.7B.29.3	Hotel/Tourism	ND1	ND1	ND1
M.7B.29.4	Shopping malls	ND1	ND1	ND1
M.7B.29.5	Industry	ND1	ND1	ND1
M.7B.29.6	Agriculture	ND1	ND1	ND1
M.7B.29.7	Other commercially used	ND1	ND1	ND1
M.7B.29.8	Hospital	ND1	ND1	ND1
M.7B.29.9	School	ND1	ND1	ND1
M.7B.29.10	other RE with a social relevant purpose	ND1	ND1	ND1
M.7B.29.11	Land	ND1	ND1	ND1
M.7B.29.12	Property developers / Building under construction	ND1	ND1	ND1
M.7B.29.13	Other	ND1	ND1	ND1
M.7B.29.14	no data	ND1	ND1	ND1
M.7B.29.15	Total	0,0	0,0	
M.7B.29.16	Weighted Average			ND1
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				



B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB B2 8. Public Sector Assets

Field Number	8. Public Sector Assets			
1. General Information				
PS.8.1.1	Number of public sector exposures		[For completion]	
OPS.8.1.1	Optional information eg. Number of borrowers			
OPS.8.1.2	Optional information eg. Number of guarantors			
OPS.8.1.3				
OPS.8.1.4				
OPS.8.1.5				
OPS.8.1.6				
OPS.8.1.7				
2. Size Information				
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets
		[For completion]		% No. of Exposures
By buckets (mn):				
PS.8.2.2	TBC at a country level	[For completion]	[For completion]	
PS.8.2.3	TBC at a country level	[For completion]	[For completion]	
PS.8.2.4	TBC at a country level	[For completion]	[For completion]	
PS.8.2.5	TBC at a country level	[For completion]	[For completion]	
PS.8.2.6	TBC at a country level	[For completion]	[For completion]	
PS.8.2.7	TBC at a country level	[For completion]	[For completion]	
PS.8.2.8	TBC at a country level	[For completion]	[For completion]	
PS.8.2.9	TBC at a country level	[For completion]	[For completion]	
PS.8.2.10	TBC at a country level	[For completion]	[For completion]	
PS.8.2.11	TBC at a country level	[For completion]	[For completion]	
PS.8.2.12	TBC at a country level	[For completion]	[For completion]	
PS.8.2.13	TBC at a country level	[For completion]	[For completion]	
PS.8.2.14	TBC at a country level	[For completion]	[For completion]	
PS.8.2.15	TBC at a country level	[For completion]	[For completion]	
PS.8.2.16	TBC at a country level	[For completion]	[For completion]	
PS.8.2.17	Total	0,0	0	0,0%
3. Breakdown by Asset Type				
PS.8.3.1	Loans	Nominal (mn)		% Public Sector Assets
PS.8.3.2	Bonds	[For completion]		
PS.8.3.3	Other	[For completion]		
PS.8.3.4	Total	0,0		0,0%
OPS.8.3.1				
OPS.8.3.2				
OPS.8.3.3				
OPS.8.3.4				
OPS.8.3.5				
4. Breakdown by Geography				
PS.8.4.1	European Union			0,0%
PS.8.4.2	Austria	[For completion]		
PS.8.4.3	Belgium	[For completion]		
PS.8.4.4	Bulgaria	[For completion]		
PS.8.4.5	Croatia	[For completion]		
PS.8.4.6	Cyprus	[For completion]		
PS.8.4.7	Czechia	[For completion]		
PS.8.4.8	Denmark	[For completion]		
PS.8.4.9	Estonia	[For completion]		
PS.8.4.10	Finland	[For completion]		
PS.8.4.11	France	[For completion]		
PS.8.4.12	Germany	[For completion]		
PS.8.4.13	Greece	[For completion]		
PS.8.4.14	Netherlands	[For completion]		
PS.8.4.15	Hungary	[For completion]		
PS.8.4.16	Ireland	[For completion]		
PS.8.4.17	Italy	[For completion]		
PS.8.4.18	Latvia	[For completion]		
PS.8.4.19	Lithuania	[For completion]		
PS.8.4.20	Luxembourg	[For completion]		
PS.8.4.21	Malta	[For completion]		
PS.8.4.22	Poland	[For completion]		
PS.8.4.23	Portugal	[For completion]		
PS.8.4.24	Romania	[For completion]		
PS.8.4.25	Slovakia	[For completion]		
PS.8.4.26	Slovenia	[For completion]		
PS.8.4.27	Spain	[For completion]		
PS.8.4.28	Sweden	[For completion]		
PS.8.4.29	European Economic Area (not member of EU)			0,0%
PS.8.4.30	Iceland	[For completion]		
PS.8.4.31	Liechtenstein	[For completion]		
PS.8.4.32	Norway	[For completion]		
PS.8.4.33	Other			0,0%
PS.8.4.34	Switzerland	[For completion]		
PS.8.4.35	United Kingdom	[For completion]		
PS.8.4.36	Australia	[For completion]		
PS.8.4.37	Brazil	[For completion]		
PS.8.4.38	Canada	[For completion]		
PS.8.4.39	Japan	[For completion]		
PS.8.4.40	Korea	[For completion]		
PS.8.4.41	New Zealand	[For completion]		
PS.8.4.42	Singapore	[For completion]		
PS.8.4.43	US	[For completion]		
PS.8.4.44	Other	[For completion]		
OPS.8.4.1	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.2	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.3	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.4	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.5	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.6	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.7	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.8	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.9	<i>o/w [if relevant, please specify]</i>			
OPS.8.4.10	<i>o/w [if relevant, please specify]</i>			
5. Breakdown by regions of main country of origin				
PS.8.5.1	TBC at a country level		[For completion]	
PS.8.5.2	TBC at a country level		[For completion]	
PS.8.5.3	TBC at a country level		[For completion]	
PS.8.5.4	TBC at a country level		[For completion]	
PS.8.5.5	TBC at a country level		[For completion]	
PS.8.5.6	TBC at a country level		[For completion]	
PS.8.5.7	TBC at a country level		[For completion]	
PS.8.5.8	TBC at a country level		[For completion]	
PS.8.5.9	TBC at a country level		[For completion]	
PS.8.5.10	TBC at a country level		[For completion]	
PS.8.5.11	TBC at a country level		[For completion]	
PS.8.5.12	TBC at a country level		[For completion]	
PS.8.5.13	TBC at a country level		[For completion]	
PS.8.5.14	TBC at a country level		[For completion]	
PS.8.5.15	TBC at a country level		[For completion]	
PS.8.5.16	TBC at a country level		[For completion]	
PS.8.5.17	TBC at a country level		[For completion]	
PS.8.5.18	TBC at a country level		[For completion]	
PS.8.5.19	TBC at a country level		[For completion]	
PS.8.5.20	TBC at a country level		[For completion]	
PS.8.5.21	TBC at a country level		[For completion]	
PS.8.5.22	TBC at a country level		[For completion]	
PS.8.5.23	TBC at a country level		[For completion]	
PS.8.5.24	TBC at a country level		[For completion]	
PS.8.5.25	TBC at a country level		[For completion]	
6. Breakdown by Interest Rate				
PS.8.6.1	Fixed rate		[For completion]	
PS.8.6.2	Floating rate		[For completion]	
PS.8.6.3	Other		[For completion]	
OPS.8.6.1				
OPS.8.6.2				
OPS.8.6.3				
OPS.8.6.4				
7. Breakdown by Repayment Type				
PS.8.7.1	Bullet / interest only		[For completion]	
PS.8.7.2	Amortising		[For completion]	
PS.8.7.3	Other		[For completion]	
OPS.8.7.1				
OPS.8.7.2				
OPS.8.7.3				
OPS.8.7.4				
OPS.8.7.5				



OPS.8.7.6				
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets	
PS.8.8.1	Sovereigns	[For completion]		
PS.8.8.2	Regional/federal authorities	[For completion]		
PS.8.8.3	Local/municipal authorities	[For completion]		
PS.8.8.4	Others	[For completion]		
PS.8.8.5	Total	0,0		0,0%
OPS.8.8.1	<i>o/w Claim against supranational</i>			
OPS.8.8.2	<i>o/w Claim against sovereigns</i>			
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>			
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>			
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>			
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>			
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>			
OPS.8.8.8				
OPS.8.8.9				
OPS.8.8.10				
OPS.8.8.11				
OPS.8.8.12				
OPS.8.8.13				
9. Non-Performing Loans			% Public Sector Assets	
PS.8.9.1	% NPLs	[For completion]		
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	[For completion]		
OPS.8.9.2				
OPS.8.9.3				
OPS.8.9.4				
10. Concentration Risks			% Public Sector Assets	
PS.8.10.1	10 largest exposures	[For completion]		
OPS.8.10.1				
OPS.8.10.2				
OPS.8.10.3				
OPS.8.10.4				
OPS.8.10.5				
OPS.8.10.6				



B3. Harmonised Transparency Template - Shipping Assets

HTT 2024

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B3
9. Shipping Assets

Field Number	9. Shipping Assets					
	1. General Information		Shipping Loans			
S.9.1.1	Number of shipping loans		[For completion]			
OS.9.1.1	Optional information eg, Number of borrowers					
OS.9.1.2	Optional information eg, Number of guarantors					
OS.9.1.3						
OS.9.1.4						
OS.9.1.5						
OS.9.1.6						
	2. Concentration Risks		% Shipping Loans			
S.9.2.1	10 largest exposures		[For completion]			
OS.9.2.1						
OS.9.2.2						
OS.9.2.3						
OS.9.2.4						
OS.9.2.5						
OS.9.2.6						
	3. Breakdown by Geography / Country of Registration		% Shipping Loans			
S.9.3.1	European Union		0,0%			
S.9.3.2	Austria		[For completion]			
S.9.3.3	Belgium		[For completion]			
S.9.3.4	Bulgaria		[For completion]			
S.9.3.5	Croatia		[For completion]			
S.9.3.6	Cyprus		[For completion]			
S.9.3.7	Czechia		[For completion]			
S.9.3.8	Denmark		[For completion]			
S.9.3.9	Estonia		[For completion]			
S.9.3.10	Finland		[For completion]			
S.9.3.11	France		[For completion]			
S.9.3.12	Germany		[For completion]			
S.9.3.13	Greece		[For completion]			
S.9.3.14	Netherlands		[For completion]			
S.9.3.15	Hungary		[For completion]			
S.9.3.16	Ireland		[For completion]			
S.9.3.17	Italy		[For completion]			
S.9.3.18	Latvia		[For completion]			
S.9.3.19	Lithuania		[For completion]			
S.9.3.20	Luxembourg		[For completion]			
S.9.3.21	Malta		[For completion]			
S.9.3.22	Poland		[For completion]			
S.9.3.23	Portugal		[For completion]			
S.9.3.24	Romania		[For completion]			
S.9.3.25	Slovakia		[For completion]			
S.9.3.26	Slovenia		[For completion]			
S.9.3.27	Spain		[For completion]			
S.9.3.28	Sweden		[For completion]			
S.9.3.29	European Economic Area (not member of EU)		0,0%			
S.9.3.30	Iceland		[For completion]			
S.9.3.31	Liechtenstein		[For completion]			
S.9.3.32	Norway		[For completion]			
S.9.3.33	Other		0,0%			
S.9.3.34	Switzerland		[For completion]			
S.9.3.35	United Kingdom		[For completion]			
S.9.3.36	Australia		[For completion]			
S.9.3.37	Brazil		[For completion]			
S.9.3.38	Canada		[For completion]			
S.9.3.39	Japan		[For completion]			
S.9.3.40	Korea		[For completion]			
S.9.3.41	New Zealand		[For completion]			
S.9.3.42	Singapore		[For completion]			
S.9.3.43	US		[For completion]			
S.9.3.44	Other		[For completion]			
OS.9.3.1	a/w [f relevant, please specify]					
OS.9.3.2	a/w [f relevant, please specify]					
OS.9.3.3	a/w [f relevant, please specify]					
OS.9.3.4	a/w [f relevant, please specify]					
OS.9.3.5	a/w [f relevant, please specify]					
OS.9.3.6	a/w [f relevant, please specify]					
OS.9.3.7	a/w [f relevant, please specify]					
OS.9.3.8	a/w [f relevant, please specify]					
OS.9.3.9	a/w [f relevant, please specify]					
OS.9.3.10	a/w [f relevant, please specify]					
	4. Breakdown by Interest Rate		% Shipping Loans			
S.9.4.1	Fixed rate		[For completion]			
S.9.4.2	Floating rate		[For completion]			
S.9.4.3	Other		[For completion]			
OS.9.4.1						
OS.9.4.2						
OS.9.4.3						
OS.9.4.4						
OS.9.4.5						
OS.9.4.6						
	5. Breakdown by Repayment Type		% Shipping Loans			
S.9.5.1	Bullet / interest only		[For completion]			
S.9.5.2	Amortising		[For completion]			
S.9.5.3	Other		[For completion]			
OS.9.5.1						
OS.9.5.2						
OS.9.5.3						
OS.9.5.4						
OS.9.5.5						
OS.9.5.6						
	6. Loan Seasoning		% Shipping Loans			
S.9.6.1	Up to 12months		[For completion]			
S.9.6.2	≥ 12 - ≤ 24 months		[For completion]			
S.9.6.3	≥ 24 - ≤ 36 months		[For completion]			
S.9.6.4	≥ 36 - ≤ 60 months		[For completion]			
S.9.6.5	≥ 60 months		[For completion]			
OS.9.6.1						
OS.9.6.2						
OS.9.6.3						
OS.9.6.4						
	7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs		[For completion]			
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR		[For completion]			
OS.9.7.2						
OS.9.7.3						
OS.9.7.4						
	8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.8.1	Average loan size (000s)		[For completion]			
	By buckets (mn):					
S.9.8.2	TBC at a country level		[For completion]	[For completion]		
S.9.8.3	TBC at a country level		[For completion]	[For completion]		
S.9.8.4	TBC at a country level		[For completion]	[For completion]		
S.9.8.5	TBC at a country level		[For completion]	[For completion]		
S.9.8.6	TBC at a country level		[For completion]	[For completion]		
S.9.8.7	TBC at a country level		[For completion]	[For completion]		
S.9.8.8	TBC at a country level		[For completion]	[For completion]		
S.9.8.9	TBC at a country level		[For completion]	[For completion]		
S.9.8.10	TBC at a country level		[For completion]	[For completion]		
S.9.8.11	TBC at a country level		[For completion]	[For completion]		
S.9.8.12	TBC at a country level		[For completion]	[For completion]		
S.9.8.13	TBC at a country level		[For completion]	[For completion]		
S.9.8.14	TBC at a country level		[For completion]	[For completion]		
S.9.8.15	TBC at a country level		[For completion]	[For completion]		
S.9.8.16	TBC at a country level		[For completion]	[For completion]		
S.9.8.17	TBC at a country level		[For completion]	[For completion]		
S.9.8.18	TBC at a country level		[For completion]	[For completion]		
S.9.8.19	TBC at a country level		[For completion]	[For completion]		
S.9.8.20	TBC at a country level		[For completion]	[For completion]		
S.9.8.21	TBC at a country level		[For completion]	[For completion]		
S.9.8.22	TBC at a country level		[For completion]	[For completion]		
S.9.8.23	TBC at a country level		[For completion]	[For completion]		
S.9.8.24	TBC at a country level		[For completion]	[For completion]		
S.9.8.25	TBC at a country level		[For completion]	[For completion]		
S.9.8.26	Total		0,0	0	0,0%	0,0%
	9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans



S.9.9.1	Weighted Average LTV (%)	[For completion]			
S.9.9.2	By LTV buckets (mn):				
S.9.9.3	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.4	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.5	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.6	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.7	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.8	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.9	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.10	>100 %	[For completion]	[For completion]		
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	a/w >100 - <=110 %				
OS.9.9.2	a/w >110 - <=120 %				
OS.9.9.3	a/w >120 - <=130 %				
OS.9.9.4	a/w >130 - <=140 %				
OS.9.9.5	a/w >140 - <=150 %				
OS.9.9.6	a/w >150 %				
OS.9.9.7					
OS.9.9.8					
OS.9.9.9					
10. Loan to Value (LTV) Information - INDEXED					
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.2	By LTV buckets (mn):				
S.9.10.3	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	a/w >100 - <=110 %				
OS.9.10.2	a/w >110 - <=120 %				
OS.9.10.3	a/w >120 - <=130 %				
OS.9.10.4	a/w >130 - <=140 %				
OS.9.10.5	a/w >140 - <=150 %				
OS.9.10.6	a/w >150 %				
OS.9.10.7					
OS.9.10.8					
OS.9.10.9					
11. Breakdown by type of ship					
S.9.11.1	TBC at a country level	[For completion]		CO2/ton/mi	
S.9.11.2	TBC at a country level	[For completion]		[For completion]	
S.9.11.3	TBC at a country level	[For completion]		[For completion]	
S.9.11.4	TBC at a country level	[For completion]		[For completion]	
S.9.11.5	TBC at a country level	[For completion]		[For completion]	
S.9.11.6	TBC at a country level	[For completion]		[For completion]	
S.9.11.7	TBC at a country level	[For completion]		[For completion]	
S.9.11.8	TBC at a country level	[For completion]		[For completion]	
S.9.11.9	TBC at a country level	[For completion]		[For completion]	
S.9.11.10	TBC at a country level	[For completion]		[For completion]	
S.9.11.11	TBC at a country level	[For completion]		[For completion]	
S.9.11.12	TBC at a country level	[For completion]		[For completion]	
S.9.11.13	TBC at a country level	[For completion]		[For completion]	
S.9.11.14	TBC at a country level	[For completion]		[For completion]	
S.9.11.15	TBC at a country level	[For completion]		[For completion]	
S.9.11.16	TBC at a country level	[For completion]		[For completion]	
S.9.11.17	TBC at a country level	[For completion]		[For completion]	
OS.9.11.1					
OS.9.11.2					
OS.9.11.3					
OS.9.11.4					
OS.9.11.5					
12. Breakdown by size of ship					
S.9.12.1	TBC at a country level	[For completion]		CO2/ton/mi	
S.9.12.2	TBC at a country level	[For completion]		[For completion]	
S.9.12.3	TBC at a country level	[For completion]		[For completion]	
S.9.12.4	TBC at a country level	[For completion]		[For completion]	
S.9.12.5	TBC at a country level	[For completion]		[For completion]	
S.9.12.6	TBC at a country level	[For completion]		[For completion]	
S.9.12.7	TBC at a country level	[For completion]		[For completion]	
S.9.12.8	TBC at a country level	[For completion]		[For completion]	
S.9.12.9	TBC at a country level	[For completion]		[For completion]	
S.9.12.10	TBC at a country level	[For completion]		[For completion]	
S.9.12.11	TBC at a country level	[For completion]		[For completion]	
S.9.12.12	TBC at a country level	[For completion]		[For completion]	
S.9.12.13	TBC at a country level	[For completion]		[For completion]	
S.9.12.14	TBC at a country level	[For completion]		[For completion]	
S.9.12.15	TBC at a country level	[For completion]		[For completion]	
S.9.12.16	TBC at a country level	[For completion]		[For completion]	
S.9.12.17	TBC at a country level	[For completion]		[For completion]	
OS.9.12.1					
OS.9.12.2					
OS.9.12.3					
OS.9.12.4					
OS.9.12.5					
13. Breakdown by age of ship					
S.9.13.1	TBC at a country level	[For completion]		CO2/ton/mi	
S.9.13.2	TBC at a country level	[For completion]		[For completion]	
S.9.13.3	TBC at a country level	[For completion]		[For completion]	
S.9.13.4	TBC at a country level	[For completion]		[For completion]	
S.9.13.5	TBC at a country level	[For completion]		[For completion]	
S.9.13.6	TBC at a country level	[For completion]		[For completion]	
S.9.13.7	TBC at a country level	[For completion]		[For completion]	
S.9.13.8	TBC at a country level	[For completion]		[For completion]	
S.9.13.9	TBC at a country level	[For completion]		[For completion]	
S.9.13.10	TBC at a country level	[For completion]		[For completion]	
S.9.13.11	TBC at a country level	[For completion]		[For completion]	
S.9.13.12	TBC at a country level	[For completion]		[For completion]	
S.9.13.13	TBC at a country level	[For completion]		[For completion]	
S.9.13.14	TBC at a country level	[For completion]		[For completion]	
S.9.13.15	TBC at a country level	[For completion]		[For completion]	
S.9.13.16	TBC at a country level	[For completion]		[For completion]	
S.9.13.17	TBC at a country level	[For completion]		[For completion]	
OS.9.13.1					
OS.9.13.2					
OS.9.13.3					
OS.9.13.4					
OS.9.13.5					



C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Fixed, Floating with cap and Floating
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity is the maturity arising from the loan contract without any assumption on prepayments
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Soft Bullet
HG.1.7	Maturity Extension Triggers	https://www.sellait/SSRDisplayer?docCode=BSE_CB_BP_2024
HG.1.8	LTVs: Definition	UNINDEXED LTV: the ratio between the original balance of the loan and the value of the property at origination INDEXED LTV: the ratio between the current balance of the loan and the updated value of the property
HG.1.9	LTVs: Calculation of property/shipping value	External appraisal
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	A full on-site visit at loan origination is carried out by external companies; then the collateral indexed revaluation is carried out every six months by Nomisma.
HG.1.11	LTVs: Frequency and time of last valuation	Collateral revaluation carried out every six months
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Residential Mortgage Loans are loans granted to individuals primarily for the purpose of purchasing a real estate property in respect of which the relevant amount outstanding added to the principal amount outstanding of any higher ranking mortgage loans secured by the same property, does not exceed 80% of the value of the property. The loan is secured by a first-ranking mortgage on a property located in Italy
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	ND2
HG.1.14	Non-performing loans	Defaulted Loans means any Receivables which has been for at least 180 consecutive days In Arrears, or which has been classified as a credito in sofferenza
HG.1.15	Valuation Method	ND2
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)	[For completion]
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



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We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you.

Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE



You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means. You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site. Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 6 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL.

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .



E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	Banca Sella S.p.A.	549300170IU841P86L19			
E.1.1.3	Back-up servicer	ND2	ND2			
E.1.1.4	BUS facilitator	Banca Finanziaria Internazionale S.p.A.	8156008C6AD59E236F76			
E.1.1.5	Cash manager	Banca Sella S.p.A.	549300170IU841P86L19			
E.1.1.6	Back-up cash manager	ND2	ND2			
E.1.1.7	Account bank	Banca Sella S.p.A.	549300170IU841P86L19			
E.1.1.8	Standby account bank	BNP Paribas	ROMUW5FPU8MPPRO8K5P83			
E.1.1.9	Account bank guarantor	ND2	ND2			
E.1.1.10	Trustee	Banca Finanziaria Internazionale S.p.A.	8156008C6AD59E236F76			
E.1.1.11	Cover Pool Monitor	BDQ Italia S.p.A.	98450008CLB82FCA2B19			
OE.1.1.1	where applicable - paying agent	Banca Sella S.p.A.	549300170IU841P86L19			
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Example Bank	Example Guarantor	Example Bank (LEI)	FX		
E.2.1.2	Counterparty 2	[For completion]	[For completion]	[For completion]		
E.2.1.3	Counterparty 3	[For completion]	[For completion]	[For completion]		
E.2.1.4	Counterparty 4	[For completion]	[For completion]	[For completion]		
E.2.1.5	Counterparty 5	[For completion]	[For completion]	[For completion]		
E.2.1.6	Counterparty 6	[For completion]	[For completion]	[For completion]		
E.2.1.7	Counterparty 7	[For completion]	[For completion]	[For completion]		
E.2.1.8	Counterparty 8	[For completion]	[For completion]	[For completion]		
E.2.1.9	Counterparty 9	[For completion]	[For completion]	[For completion]		
E.2.1.10	Counterparty 10	[For completion]	[For completion]	[For completion]		
E.2.1.11	Counterparty 11	[For completion]	[For completion]	[For completion]		
E.2.1.12	Counterparty 12	[For completion]	[For completion]	[For completion]		
E.2.1.13	Counterparty 13	[For completion]	[For completion]	[For completion]		
E.2.1.14	Counterparty 14	[For completion]	[For completion]	[For completion]		
E.2.1.15	Counterparty 15	[For completion]	[For completion]	[For completion]		
E.2.1.16	Counterparty 16	[For completion]	[For completion]	[For completion]		
E.2.1.17	Counterparty 17	[For completion]	[For completion]	[For completion]		
E.2.1.18	Counterparty 18	[For completion]	[For completion]	[For completion]		
E.2.1.19	Counterparty 19	[For completion]	[For completion]	[For completion]		
E.2.1.20	Counterparty 20	[For completion]	[For completion]	[For completion]		
E.2.1.21	Counterparty 21	[For completion]	[For completion]	[For completion]		
E.2.1.22	Counterparty 22	[For completion]	[For completion]	[For completion]		
E.2.1.23	Counterparty 23	[For completion]	[For completion]	[For completion]		
E.2.1.24	Counterparty 24	[For completion]	[For completion]	[For completion]		
E.2.1.25	Counterparty 25	[For completion]	[For completion]	[For completion]		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		4,67			
E.3.1.2	Weighted Average Maturity (years)**		17,85			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0,93%	0	0	0	0,00929714
E.3.2.2	30-<60 days	0,07%	0	0	0	0,000724403
E.3.2.3	60-<90 days	0	0	0	0	0
E.3.2.4	90-<180 days	0	0	0	0	0
E.3.2.5	>= 180 days	0	0	0	0	0
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						